

Information to identify the case:			
Debtor 1:	Michael A. Caruso		Social Security number or ITIN: xxx-xx-2244
	First Name	Middle Name	Last Name
Debtor 2:	Trisha C. Caruso		Social Security number or ITIN: xxx-xx-9150
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 9/11/20
Case number:	20-20503-JNP		Date case converted to chapter: 7 10/26/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael A. Caruso	Trisha C. Caruso
2. All other names used in the last 8 years	dba Kingston Creations, LLC	aka Trisha Castellante, dba Kingston Creations, LLC
3. Address	835 Kingston Dr. Cherry Hill, NJ 08034	835 Kingston Dr. Cherry Hill, NJ 08034
4. Debtor's attorney Name and address	Daniel L. Reinganum McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544 Email: DanielR@McDowellLegal.com
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 10/28/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	November 23, 2020 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/22/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Michael A. Caruso
Trisha C. Caruso
Debtor(s)

Case No. 20-20503-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 28, 2020

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Caruso, Trisha C. Caruso, 835 Kingston Dr., Cherry Hill, NJ 08034-1835
518955027	+ Carol Castellante, 774 Thornwood Dr., Mount Laurel, NJ 08054-1817
518989742	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518955034	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518955035	+ Experian, PO Box 4500, Allen, TX 75013-1311
518955036	+ Fed Loan Servicing, Pob 60610, Harrisburg, PA 17106-0610
518955037	+ Global Holdings LLC, 4343 S. 118th E. Ave., Suite 220, Tulsa, OK 74146-4402
518966144	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518979703	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518955043	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518971185	+ QUICKEN LOANS, LLC, QUICKEN LOANS, LLC, BANKRUPTCY TEAM., 635 WOODWARD AVE., DETROIT MI 48226-3408
518960323	+ Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518955048	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518955055	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518955056	+ Wf/tempur, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: DanielR@McDowellLegal.com	Oct 28 2020 22:47:00	Daniel L Reinganum, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052
tr	+ EDI: QJDMARCHAND.COM	Oct 29 2020 00:23:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 28 2020 22:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 28 2020 22:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518955026	+ Email/Text: backoffice@affirm.com	Oct 28 2020 22:49:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
518955032	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 28 2020 22:47:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
518955029	+ EDI: CITICORP.COM	Oct 29 2020 00:13:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518955030	EDI: CITICORP.COM	Oct 29 2020 00:13:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
518955031	+ EDI: CITICORP.COM	Oct 29 2020 00:13:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518955033	+ EDI: DISCOVERPL	Oct 29 2020 00:23:00	Discover Personal Loans, Attn: Bankruptcy, Po

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			Box 30954, Salt Lake City, UT 84130-0954
518961559	+ EDI: DISCOVERPL	Oct 29 2020 00:23:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518955038	+ EDI: IIC9.COM	Oct 29 2020 00:23:00	IC System, Inc., Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
518955039	+ EDI: IRS.COM	Oct 29 2020 00:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518955028	EDI: JPMORGANCHASE	Oct 29 2020 00:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518955040	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 28 2020 22:47:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518955041	+ EDI: NAVIENTFKASMSERV.COM	Oct 29 2020 00:23:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518955042	+ EDI: NAVIENTFKASMSERV.COM	Oct 29 2020 00:23:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
518961310	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 28 2020 22:47:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518955045	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 28 2020 22:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518955046	+ EDI: STFM.COM	Oct 29 2020 00:23:00	State Farm Bank, Attn: Bankruptcy, Po Box 3298, Milwaukee, WI 53201-3298
518955047	+ EDI: STFM.COM	Oct 29 2020 00:23:00	State Farm Financial S, Attn: Bankruptcy, 1 State Farm Plaza, Bloomington, IL 61710-0001
518955049	+ EDI: STF1.COM	Oct 29 2020 00:23:00	Suntrust, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
518955050	+ EDI: STF1.COM	Oct 29 2020 00:23:00	Suntrust Bk, Po Box 85526, Richmond, VA 23285-5526
518955051	+ EDI: RMSC.COM	Oct 29 2020 00:13:00	Synco Best Buy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955052	+ EDI: RMSC.COM	Oct 29 2020 00:13:00	Synco/Paypal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955053	+ EDI: RMSC.COM	Oct 29 2020 00:13:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955138	+ EDI: RMSC.COM	Oct 29 2020 00:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518955054	+ EDI: RMSC.COM	Oct 29 2020 00:13:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518970629	EDI: WFFC.COM	Oct 29 2020 00:23:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518955044		Noah Caruso
jdb	*+	Trisha C. Caruso, 835 Kingston Dr., Cherry Hill, NJ 08034-1835

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens